

Notice of Allowability	Application No.	Applicant(s)	
	09/097,770	GOLDBERG, RANDY G.	
	Examiner Lamont M. Spooner	Art Unit 2654	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to the amendment filed 4/01/03.
2. The allowed claim(s) is/are 25-34 and 38-40.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some* c) None of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____.
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Eric Milch on 11/21/05.

In claim 38, lines 1 and 2, replace "said generic identifier" with - -said generic payee identifier- -.

In claim 39, line 9, replace "obtaining the at least" with - -obtaining at least- -.

In claim 39, line 11, replace "obtained generic payee identifier" with - -generic payee identifier associated with the first means for obtaining- -.

In claim 39, line 12, replace "and associated" with - -and the associated- -.

In claim 39, line 14, replace "selected criteria" with - -predetermined criteria associated with the means for selecting- -.

In claim 40, line 5, replace "items" with - -items, the data items including identification information for a plurality of payee companies- -.

In claim 40, line 10, replace "obtaining the at least" with - -obtaining at least- -.

In claim 40, line 12, replace "obtained generic payee identifier" with - -generic payee identifier associated with the first means for obtaining, the customized

arrangement being part of a dynamic grammar that includes the at least one generic payee identifier and the associated specific payee identifier- -.

In claim 40, line 14, replace “selected criteria” with - -predetermined criteria associated with the means for selecting- -.

Allowable Subject Matter

2. Claims 25-34, and 38-40 are allowed.
3. As per claims 25, 39 and 40, the prior art of record and combination of prior art do not teach obtaining at least one generic payee identifier in accordance with a first type of predetermined criteria, obtaining a specific payee identifier associated with each obtained generic payee identifier, and *creating a dynamic grammar by arranging the obtained generic payee identifier and the obtained specific payee identifier in accordance with a predetermined configuration.*
4. As per claim 30, the prior art of record and combination of prior art do not teach obtaining a customer specific identifier; obtaining a first payee related identifier relating to at least one payee company from the database based on the customer specific identifier; obtaining a second payee related identifier relating to at least one payee company, the second payee related identifier being associated with the first payee related identifier; *creating dynamic grammar from a predetermined arrangement of the obtained first payee related identifier and the obtained second payee related identifier.*
5. Claims 26-29, 31-34, and 38 are allowed as their parent claims are allowed.
6. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably

accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lamont M. Spooner whose telephone number is 571/272-7613. The examiner can normally be reached on 8:00 AM - 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Richemond Dorvil can be reached on 571/272-7602. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



RICHEMOND DORVIL
SUPERVISORY PATENT EXAMINER

Ims
11/21/05